

Information to identify the case:

Debtor 1	<u>Alicia Jamie Matarazzo</u>		Social Security number or ITIN xxx-xx-4778
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN ----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: <u>19-15427-JNP</u>			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alicia Jamie Matarazzo

5/8/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alicia Jamie Matarazzo
Debtor

Case No. 19-15427-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: May 08, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2024:

Recip ID	Recipient Name and Address
db	+ Alicia Jamie Matarazzo, 609 Brandywine Court, Linwood, NJ 08221-1370
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
518124860	Atlanticare Regional Medical Center, Post Office Box 786361, Philadelphia, PA 19178-6361
518124869	+ Children's Hospital of Philadelphia, 3401 Civic Center Boulevard, Philadelphia, PA 19104-4319
518124871	+ Children's Hospital of Philadelphia, 3401 Civic Center Boulevard, Philadelphia, PA 19104-4319
518124882	+ Raymour & Flanigan, 1000 MacArthur Boulevard, Mahwah, NJ 07430-2035
518124883	Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
518127994	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518124885	+ TD Bank, N.A. - Raymour & Flanagan, PO Box 731, Mahwah, NJ 07430-0731

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 08 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 08 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518124858	Email/PDF: bncnotices@becket-lee.com	May 08 2024 20:52:55	American Express, Post Office Box 981535, El Paso, TX 79998-1535
518221367	Email/PDF: bncnotices@becket-lee.com	May 08 2024 21:14:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518124859	^ MEBN	May 08 2024 20:28:39	Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
518124862	EDI: BANKAMER	May 09 2024 00:26:00	Bank of America, Post Office Box 982235, El Paso, TX 79998-2235
518124861	EDI: BANKAMER	May 09 2024 00:26:00	Bank of America, Post Office Box 982234, El Paso, TX 79998-2234
518233698	+ EDI: BANKAMER2	May 09 2024 00:26:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518124864	EDI: CAPITALONE.COM	May 09 2024 00:26:00	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
518173265	+ EDI: AIS.COM	May 09 2024 00:26:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518186256	+ Email/Text: RASEBN@raslg.com	May 08 2024 20:45:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518124866	EDI: PHINHARRIS		

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: May 08, 2024

Form ID: 3180W

Total Noticed: 40

518124874	EDI: CITICORP	May 09 2024 00:26:00	Children's Hospital of Philadelphia, c/o Harris & Harris, Ltd, 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
518124872	+ EDI: CITICORP	May 09 2024 00:26:00	Citibank, PO Box 769004, San Antonio, TX 78245-9004
518242628	+ EDI: CITICORP	May 09 2024 00:26:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
518124876	EDI: DISCOVER	May 09 2024 00:26:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518124875	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	May 08 2024 20:52:11	Discover Financial Services, Post Office Box 15316, Wilmington, DE 19850-5316
518136606	EDI: DISCOVER	May 09 2024 00:26:00	Department of Housing and, Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
518124877	Email/Text: electronicbkydocs@nelnet.net	May 08 2024 20:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518124865	EDI: JPMORGANCHASE	May 09 2024 00:26:00	Great Lakes - US Department of Education, PO Box 7860, Madison, WI 53707-7860
518243893	Email/PDF: resurgentbknotifications@resurgent.com	May 08 2024 20:52:19	Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298
518267592	Email/Text: camanagement@mtb.com	May 08 2024 20:46:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518124878	Email/Text: camanagement@mtb.com	May 08 2024 20:46:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
518124879	Email/Text: GSBankElectronicBankruptcyNotice@gc.com	May 08 2024 20:46:00	M&T Bank, PO Box 1288, Buffalo, NY 14240-1288
518185330	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 08 2024 20:45:00	Marcus by Goldman Sachs, Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
518124880	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 08 2024 20:45:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518124881	^ MEBN	May 08 2024 20:30:35	Nissan Motor Acceptance Corp., PO Box 740596, Cincinnati, OH 45274-0596
518262172	EDI: PRA.COM	May 09 2024 00:26:00	Novad Management Consulting, LLC, 2401 W 23rd Street, Suite 1A1, Oklahoma City, OK 73107-2448
518124884	EDI: SYNC	May 09 2024 00:26:00	Portfolio Recovery Associates, LLC, c/o Banana Republic Visa, POB 41067, Norfolk VA 23541
518236584	+ EDI: CBSTD	May 09 2024 00:26:00	Synchrony Bank - Banana Republic, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518260116	Email/Text: electronicbkydocs@nelnet.net	May 08 2024 20:47:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
			UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518124863	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court; Bank of America, Post Office Box 982235, El Paso, TX 79998-2235

District/off: 0312-1

User: admin

Page 3 of 3

Date Recd: May 08, 2024

Form ID: 3180W

Total Noticed: 40

518124870	*+	Children's Hospital of Philadelphia, 3401 Civic Center Boulevard, Philadelphia, PA 19104-4319
518124867	*	Children's Hospital of Philadelphia, c/o Harris & Harris, Ltd, 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
518124868	*	Children's Hospital of Philadelphia, c/o Harris & Harris, Ltd, 111 West Jackson Boulevard, Suite 400, Chicago, IL 60604-4135
518124873	*+	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Phillip Andrew Raymond	on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Robert A. Loefflad	on behalf of Debtor Alicia Jamie Matarazzo rloefflad@king-barnes.com mbankes@king-barnes.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Clunn, III	on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

TOTAL: 8